WHAT IS CLAIMED:

1.   A computer-implemented method for donating charitable gifts from a brokerage account, the method comprising:

receiving brokerage account data of a brokerage account for generating an investment income from a principle amount, the investment income comprising at least one of the following: a first investment income amount subject to a first tax rate and generated from a first principle amount and a second investment income amount subject to a second tax rate and generated from a second principle amount, the first tax rate being higher than the second tax rate;

receiving a request to pay a gift amount from the investment income; and

transferring at least a portion of the first and/or second investment income to satisfy the gift amount based on a tax-advantaged algorithm, the tax-advantaged algorithm compares the first and second tax rates,

whereby the gift amount is transferred to maximize the tax deduction available for the gift amount.

2.   The computer-implemented method of claim 1 wherein the first investment income and the first principle amount is comprised of one or more first shares and the second investment income and the second principle amount is comprised of one or more second shares.

3.   The computer-implemented method of claim 2 wherein the tax-advantaged algorithm is comprised of the following steps:

if the first investment income is available for use as at least a portion of the gift amount, then if the first investment income amount is at least equal to the gift amount, then

selling at least one of the one or more first shares;

transferring at least a portion of the first investment income amount to satisfy the gift amount, else

selling at least one of the one or more first shares;

transferring at least a portion the first investment income amount to satisfy a portion of the gift amount and if the second income is available for use as at least a portion of the gift amount, then

selling at least one of the one or more second shares; and

5   if the second investment income amount is at least equal to the unsatisfied gift amount, then

selling at least one of the one or more second shares; and

transferring at least a portion the second investment income amount to satisfy the unsatisfied gift amount, else

10   selling at least one of the one or more second shares; and

transferring at least a portion of the second investment income amount to satisfy a portion of the unsatisfied gift amount,

else if the second income is available for use as at least a portion of the gift amount, then

15   if the second investment income amount is at least equal to the gift amount, then

selling at least one of the one or more second shares; and

transferring at least a portion the second investment income amount to satisfy the gift amount, else

20   selling at least one of the one or more second shares; and

transferring at least a portion of the second investment income amount to satisfy a portion of the gift amount.

4.   A computer-implemented system for donating charitable gifts from a brokerage account, the system comprising one or more computers, the one

25   or more computers configured to:

receive brokerage account data of a brokerage account for generating an investment income from a principle amount, the investment income comprising at least one of the following: a first investment income amount subject to a first tax rate and generated from a first principle amount and a second investment income

30   amount subject to a second tax rate and generated from a second principle amount, the first tax rate being higher than the second tax rate;

receive a request to pay a gift amount from the investment income; and

transfer at least a portion of the first and/or second investment income to satisfy the gift amount based on a tax-advantaged algorithm, the tax-advantaged algorithm compares the first and second tax rates,

whereby the gift amount is transferred to maximize the tax deduction available for the gift amount.

5.   The computer-implemented system of claim 4 wherein the first investment income and the first principle amount is comprised of one or more first shares and the second investment income and the second principle amount is comprised of one or more second shares.

6.   The computer-implemented system of claim 5 wherein the tax-advantaged algorithm is comprised of the following steps:

if the first investment income is available for use as at least a portion of the gift amount, then if the first investment income amount is at least equal to the gift amount, then

selling at least one of the one or more first shares;

transferring at least a portion of the first investment income amount to satisfy the gift amount, else

selling at least one of the one or more first shares;

transferring at least a portion the first investment income amount to satisfy a portion of the gift amount and if the second income is available for use as at least a portion of the gift amount, then

selling at least one of the one or more second shares; and

if the second investment income amount is at least equal to the unsatisfied gift amount, then

selling at least one of the one or more second shares; and

transferring at least a portion the second investment income amount to satisfy the unsatisfied gift amount, else

selling at least one of the one or more second shares; and

transferring at least a portion of the second investment income amount to satisfy a portion of the unsatisfied gift amount,

else if the second income is available for use as at least a portion of the gift amount, then

if the second investment income amount is at least equal to the gift amount, then

selling at least one of the one or more second shares; and

transferring at least a portion the second investment income amount to satisfy the gift amount, else

selling at least one of the one or more second shares; and

transferring at least a portion of the second investment income amount to satisfy a portion of the gift amount.

7.   A computer-implemented system for donating charitable gifts from a brokerage account, the system comprising:

a means for receiving brokerage account data of a brokerage account .for generating an investment income from a principle amount, the investment income comprising at least one of the following: a first investment income amount subject to a first tax rate and generated from a first principle amount and a second investment income amount subject to a second tax rate and generated from a second principle amount, the first tax rate being higher than the second tax rate;

a means for receiving a request to pay a gift amount from the investment income; and

a means for transferring at least a portion of the first and/or second investment income to satisfy the gift amount based on a tax-advantaged algorithm, the tax-advantaged algorithm compares the first and second tax rates,

whereby the gift amount is transferred to maximize the tax deduction available for the gift amount.

8.   The computer-implemented system of claim 7 wherein the first investment income and the first principle amount is comprised of one or more first shares and the second investment income and the second principle amount is comprised of one or more second shares.

9.   The computer-implemented system of claim 8 wherein the tax-advantaged algorithm is comprised of the following steps:

if the first investment income is available for use as at least a portion of the gift amount, then if the first investment income amount is at least equal to the gift amount, then

selling at least one of the one or more first shares;

transferring at least a portion of the first investment income amount to satisfy the gift amount, else

selling at least one of the one or more first shares;

transferring at least a portion the first investment income amount to satisfy a portion of the gift amount and if the second income is available for use as at least a portion of the gift amount, then

selling at least one of the one or more second shares; and

if the second investment income amount is at least equal to the unsatisfied gift amount, then

selling at least one of the one or more second shares; and

transferring at least a portion the second investment income amount to satisfy the unsatisfied gift amount, else

selling at least one of the one or more second shares; and

transferring at least a portion of the second investment income amount to satisfy a portion of the unsatisfied gift amount,

else if the second income is available for use as at least a portion of the gift amount, then

if the second investment income amount is at least equal to the gift amount, then

selling at least one of the one or more second shares; and

transferring at least a portion the second investment income amount to satisfy the gift amount, else

selling at least one of the one or more second shares; and

transferring at least a portion of the second investment income amount to satisfy a portion of the gift amount.